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OFFICE CHAPTER 13 TRUSTEE
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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH
CENTRAL DIVISION**

In re: HOSSEIN REZAIAN AFAGH MOHAMMADREZA Debtors.	Case No. 12-31819 Chapter 13 Judge R. Kimball Mosier (Confirmation Hearing: 11/27/12 at 10:00 AM)
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TRUSTEE'S OBJECTION TO CONFIRMATION

This is a below-median case and the Debtors' plan provides for payments of \$270.00 to return \$2,250 to nonpriority unsecured creditors. Kevin R. Anderson, Chapter 13 Trustee, hereby objects to confirmation of the Debtors' plan and in support thereof represents as follows:

1. The Debtor(s) failed to produce at the 341 Meeting statements from their financial account(s) for the period that covers the petition date (see FED. R. BANKR. P. 4002(b)(2)(A)). The Debtors have not provided statements for all six bank accounts. Statements from the other four bank accounts are required.

2. The Trustee objects to the Chapter 13 plan because the Debtors failed to comply with 11 U.S.C. § 1325(a)(9). Based upon the purchase dates, the secured claim of RC Willey

qualifies for treatment under section 6(b) of the plan, as the “debt was incurred within the 1-year period” preceding the filing of this case.

3. Schedule B fails to properly value the following property of the estate: Galaxy Auto, Inc. value of \$7,000.

THEREFORE, the Trustee objects to confirmation of the Debtors' plan. If the Debtors are unable to resolve the Trustee's objection by the confirmation hearing, the Trustee will move to dismiss or convert this case.

DATED: October 24, 2012.

/s/
Kevin R. Anderson, Esq.
Standing Chapter 13 Trustee

CERTIFICATE OF SERVICE

The undersigned hereby certifies that on October 24, 2012, a true and correct copy of the foregoing paper was served electronically via CM/ECF to the persons listed below.

JUSTIN O. BURTON
ECF NOTIFICATION

The undersigned hereby certifies that on October 24, 2012, a true and correct copy of the foregoing paper was addressed to the following persons and deposited in the U.S. Mail, first-class postage prepaid.

HOSSEIN REZAIAN
AFAGH MOHAMMADREZA
14029 SO. CANDY PULL DRIVE
DRAPER, UT 84020

/s/
Office Chapter 13 Trustee